



**FOR IMMEDIATE RELEASE**  
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## **Michigan Voters Oppose Cuts to Auto Injury Benefits**

LANSING – Nearly two-thirds of Michigan voters oppose the insurance industry's efforts to avoid paying for the extensive medical care the state's auto no-fault law requires them to provide severely injured motorists, a survey released today by the Coalition Protecting Auto No-Fault (CPAN) shows.

The results come as Michigan lawmakers consider insurer-backed legislation that would gut the state's 39-year-old no-fault auto insurance law, which is considered a national model.

The telephone survey of 600 voters by Chicago-based Glengariff Group found that 62 percent of those polled oppose limits on the amount of medical and rehabilitation care an accident victim could receive from their auto insurer; 27 percent support limits on medical and rehabilitation benefits and 11 percent were unsure. Of those opposed to limiting medical and rehabilitation auto injury benefits, 43 percent indicated strong opposition.

"Voters are very skeptical about the auto insurance industry's plans to cut injury benefits, and rightly so," said John Cornack, president of CPAN and CEO of Ann Arbor-based Eisenhower Rehabilitation Center. "Accident victims in our state can get the care they need without bankrupting their families and turning to welfare. It's not worth throwing away the best auto insurance system in the nation just to save a couple bucks."

According to CPAN estimates, if auto insurers no longer covered injury costs for those suffering catastrophic injuries – which can cost tens of millions of dollars over the course of a lifetime – medical costs would shift from insurance companies and onto the taxpayer-funded Medicaid insurance program once family assets were depleted.

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The legislation, Senate Bill 293, proposes to allow drivers to cap their auto insurance benefits to \$50,000. Insurance industry representatives have claimed the legislation would save drivers up to 15 percent on the personal injury protection (commonly known as PIP) portion of an auto insurance policy. The bill is expected to be taken up in early September, shortly after the legislature returns from its summer break.

The opinion survey shows that wariness about the insurance industry's plan centers on several concerns:

- 68 percent of respondents said they believe Michigan's auto insurance rates are increasing, but they do not believe it is a result of Michigan's lifetime injury and rehabilitation benefit. Of those who believe rates are increasing:
  - 32 percent attribute increased rates to insurance industry profits;
  - 22 percent attribute increased rates to credit scoring;
  - 18 percent attribute increased rates to the filing of fake claims;
  - Only 5 percent attribute increased rates to "overly generous" benefits.
- When told there was no guarantee insurers would reduce rates in exchange for paying less in catastrophic medical costs, 79 percent said they'd be more likely to oppose the legislation.
- When told seriously injured accident victims could end up paying from their own pockets, 62 percent were more likely to oppose the change.
- When told the injured may be forced onto taxpayer-funded programs, 59 percent were more likely to oppose it.

"As taxpayers, voters are smart enough to know that someone's going to end up paying tens of millions of dollars for the long-term care of severely injured accident victims. They recognize that, under this legislation, that someone will be them," said Cornack. "The insurance industry's attempts at reform may be good for their profits, but this legislation is bad for drivers, bad for accident victims and bad for Michigan."

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**Methodology:** The Glengariff Group, Inc. conducted a 600-sample random digit dial survey of registered Michigan voters. The live operator telephone survey was conducted on July 19-20, 2011 and has a margin of error of +/-4.0 percent with a 95 percent level of confidence. The survey was commissioned by Truscott Rossman on behalf of the Coalition Protecting Auto No-Fault.

**About CPAN:** The Coalition Protecting Auto No-Fault is a broad-based coalition of consumer advocate groups, lawyers, doctors, hospitals and other health care providers working together to keep Michigan's model no-fault insurance law intact. Learn more about CPAN by visiting [www.CPAN.us](http://www.CPAN.us)